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ALEX. GAZETTE & VIRGINIA ADVERTISER.
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GAZETTE BUILDING, NO. 70 PRINCE STREET.
One Year.....\$8.00
Six Months.....4.00
Three Months.....2.00
One Month......75

ALEX. GAZETTE & VIRGINIA ADVERTISER.
(FOR THE COUNTRY.)
Published regularly on TUESDAYS, THURSDAYS and SATURDAYS, at FIVE DOLLARS PER ANNUM, payable in advance.
ADVERTISEMENTS inserted at the usual rates, viz: One square (eight lines) one time, \$1.00; for each subsequent insertion twenty-five cts. additional will be charged.
Special contracts will be made with yearly advertisers.
Marriage and Death Notices, when not exceeding eight lines fifty cents.

[COMMUNICATED.]
LIFE INSURANCE, &c.—Please publish the following remarks on the subject of Insurance, from the Baltimore Sun, and oblige
A MERCHANT.

There is one almost universal feeling in the community in regard to the manner in which the business of life insurance is too often conducted. Such is the anxiety of the companies and their agents to extend their business that culpable carelessness is frequently exhibited by both in regard to the risks which they run and the nature of the lives they insure. Constant personal solicitation seems to be the principle upon which they act. On the trains and in travelling the "accident-policy" man has become a rival nuisance to the "price-candy-package" boy. On the street, in the counting room and the office, the question, "Are you insured?" is sounded in the ear or meets the eye at every turn. If you want a blotter, a paper-weight or a ruler for your desk, a lead-pencil to make a memorandum, or tablet on which to make it, some obliging insurance agent at your elbow is ready to make you a present of either, neatly stamped with the name of his company and the inducements it offers to persons about to insure. The applications which are made for insurance and which are forwarded to the companies, are notoriously filled up, and the answers to the printed questions written but, in the great majority of cases, under the personal supervision of the canvassers or agents through whose efforts and by whose solicitation the applications are obtained. The interests of the company and of the agent work together to facilitate the acceptance of the risk. Facts which plainly and truthfully stated, might cause the application to be rejected, are often softened down or omitted at the suggestion of the agent, or withheld by him for some reason. It is true that the companies, particularly if at a distance, may be generally ignorant of the particular misrepresentations, concealments which the applications contain, and may be thus led into taking risks which with a full knowledge of the facts, they would have rejected. But the system of conducting business which facilitates and encourages such frauds, the greediness and competition for business, and the large commissions offered to stimulate the zeal of solicitors and canvassers are all theirs, and the agents are of their selection, and if, blindly shutting their eyes to the fruits of their own policy, the companies take unsafe and improper risks, and pocket the premiums as long as the parties live to pay them, and then, when they die, seek to escape payment of the loss upon the ground that they were imposed upon in the application, the common sense of the community refuses to tolerate any such defense. So long as the companies by their mode of carrying on business invite imposition, and so long as their own agents are in any degree parties to it, they certainly have little pretense in equity or sound morals to make their own cupidity and carelessness a shield to protect them from responsibility. At the same time, no doubt frauds upon insurance companies, when detected and established by proof, ought to be severely punished, and the mere loss of the possible fruits of fraud in such cases would hardly seem to be punishment enough. The perpetrators, when practicable, should be amenable to criminal prosecution.

[COMMUNICATED.]
DELEGATED RIGHTS.—By J. B. Johnson.—A wise legislator prefers those plans of legislation which seek to harmonize the difference in the various branches of human industry, rather than those which have for their object the creation of class distinctions, and which, by implied or expressed intentions, give to one trade or branch of commerce, advantages over another. He finds nothing so conducive to this feeling, or so adequate to avoid answers to invitations to hasty and inconsiderate action, as slow and careful consideration of measures presented for his acceptance or rejection; for he is always apprehensive that hasty legislation not only begets dissatisfaction, but opens the way to latitudinarian legislative conduct which he knows, is more easily inaugurated, than arrested after it is once started. He is aware too, that from class legislation, springs all the evil of deliberative bodies; and that it allures the mind of the legislator from the common welfare of his constituents, and entices him to use his vote in behalf of the interest of a selfish few. Hence, however obscure a law-making assembly may be, and however short it may be to gratify an honest man's most distant ambition, he flatters his remotest vanity, his duty is still, that of an agent or trustee, acting as the whole people in whose good the interest of the assembly was originated, and not the mere automaton to be swayed by the specious promises of any individual or individuals that, if certain franchises are granted him or them, great gain will result to the body politic, and upon such superficial inducement go into ecstasy over a mere promise, or be carried away by representations based upon the flatus of a conjecture. Such being his understanding of the province of a representative, he never fails to deem it his positive duty to be careful not to vote on any measure without first making an intelligent examination of it in its every view, and to be very chary not to vote for those subjects which are intended to benefit a special class without good commensurate with the welfare of every class whose interest is alike entitled to the conservatism of his vote, and he does not give his support to any question that has not an equal bearing on every variety of the subjects to which it appertains, nor yields his assent to a legislation beyond what is common to the duty of the position which he holds, and has not the sympathy of the kindred class or variety of the subjects to which it relates. Therefore, from his stand point, he readily appreciates the evil of class, or special legislation as ever likely to inactivate a policy which is not only apt to prove unwise as a custom and detrimental as a system, but injurious in the extreme as a practice, and as productive of a chain of evils too disastrous in their commercial and social influence, to be even meditated in view of the clamor with which each business or official position, would demand protection in the form of an adroit act, cunningly worded to conceal its personal or selfish designs.

BUILDERS' HARDWARE.—A full stock for sale by J. F. CARLIN & SONS, 68 King street.

Boots and Shoes
—
SPRING TRADE, 1873.

W. B. WADDEY,
NO. 74 KING STREET.

The largest and best selected stock of
BOOTS AND SHOES,
ever offered in this market.

The especial attention of the trade is invited to my stock of

LADIES', MISSES', CHILDREN'S, GENTS', BOYS' AND YOUTH'S WEAR,

comprising all varieties and styles, from the heavy Brogan to the most delicate Slipper, made to order, and of the best material.

COUNTRY MERCHANTS will find it to their advantage to examine my stock, from which equally good selections can be made, at prices that will compare favorably with those of the Northern cities.

In the RETAIL DEPARTMENT I have all the latest styles of LADIES', GENTLEMEN'S and CHILDREN'S BOOTS, SHOES, GAITERS and SLIPPERS furnished in the most elegant manner, and warranted durable.

Satisfaction in all cases guaranteed. mh 15

COMMISSION MERCHANTS.

JOHN S. GREENE,

(Successor to Jno. T. Henderson & Co.)

GENERAL COMMISSION MERCHANT,

No. 8 South Union street.

ALEXANDRIA, VA.

Particular attention given to the sale of all kinds of COUNTRY PRODUCE.

Orders for GUANO and FERTILIZERS, PLASTER, SALT, FISH, SEEDS, GROCERIES, &c., filled at the lowest market rates. [Oct-17]

GEO. WASHINGTON. B. J. WASHINGTON.

WASHINGTON & BROTHER,

COMMISSION MERCHANTS,

No. 20 UNION STREET.

ALEXANDRIA, VA.

Consignments of Grain, Merchandise and all kinds of Country Produce solicited. Special attention given to all business entrusted to them. Prompt returns made. ap 24

W. M. HERBERT,

(Successor to Washington & Herbert.)

COMMISSION MERCHANT,

OFFICE—NO. 11 NORTH UNION STREET,

Alexandria, Virginia.

Particular attention paid to the selling of all kinds of Country Produce, and filling orders for Groceries, Guano, Seeds, Plaster, Fish, Salt, Lime, &c., at lowest market rates. feb 7-17

J. C. MILBURN,

Wholesale and Retail

GROCER AND COMMISSION MERCHANT,

NEW STORE,

No. 19 North Royal st., cor. Market alley,

Alexandria, Va.

The proximity of this store to the Market House, "the centre of trade," will enable me to obtain good prices for Flour, Grain and Country Produce consigned to my care.

Consignments and orders for Groceries respectfully solicited. They will receive careful and prompt attention. oct 20-17

W. A. SMOOT,

DEALER IN

SALT, COAL AND PLASTER

SMOOT'S WHARF,

(Foot of Princess st.,)

Alexandria, Virginia.

feb 21-17

R. M. LAWSON,

(Successor to Brewster & Lawson.)

GROCER & COMMISSION MERCHANT,

Nos. 67 and 69 Cameron street,

Alexandria, Va.

Orders and consignments solicited. feb 13

HOOE & JOHNSTON,

(Successors to Fowle & Co.)

NO. 2 PRINCE STREET.

GENERAL

COMMISSION AND SHIPPING MERCHANTS.

Dealers in all kinds of

FERTILIZERS, SALT AND PLASTER

Agents of the

NEW YORK & BALTIMORE STEAMERS.

Also of the

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

feb 5-17

F. G. SWAINE,

GROCER & COMMISSION MERCHANT,

No. 22 North Royal street,

On hand and for sale, well selected stock of

GROCERIES.

Consignments of GRAIN, COUNTRY PRODUCE, &c., respectfully solicited. Strict attention paid to sales, and prompt returns guaranteed. jy 19-17

THOMAS PERRY,

GENERAL COMMISSION MERCHANT

SELLING OUT AT COST!

Housekeepers, look to your interest, and purchase a supply of

CHOICE GROCERIES

AT MARVELOUSLY LOW PRICES.

Fine Teas, Coffees and Groceries

OF ALL KINDS, AT COST PRICES.

Also a large stock of CHOICE TOBACCO.

Smokers will find it decidedly to their interest to call and examine. I am sure to please every one in the great variety of SMOKING and CHEWING TOBACCO.

FRENCH CANDLES at the nominal price of 28, 35 and 50c per lb.

BASE BALLS and RATS at and below cost.

HOOF'S FANCY GROCERY,

No. 93 KING STREET.

je 19-17

GEORGE MCBURNEY & SON,

Dealers in

CHOICE FAMILY AND FANCY GROCERIES, WINES AND LIQUORS,

ENGLISH and SCOTCH ALE and BROWN STOUT.

Also, EASTERN and POTOMAC HERRING and MACKEREL.

NOS. 166 AND 170 KING STREET,

(Washington Hall Building.)

Alexandria, Va.

Orders promptly filled. mh 31-17

CHINESE TEA COMPANY,

No. 11 NORTH ROYAL STREET.

Have just received a large and carefully selected stock of

TEAS, SEASON 1872.

(No old stock.)

Japans, pound, half do. and quar. do. packages.

" very fine,.....\$1.00

" five lb chests, superior quality.....4.50

" fine, extra quality.....1.00

" Oolong, extra fine quality.....0.85

" superior.....0.65

" fair.....0.45

" Imperial, extra fine.....1.40

" superior.....0.65

" Young Hyson, extra fine.....1.30

" English Breakfast.....1.10

" Gunpowder, extra fine.....1.00

" superior.....1.35

" good.....1.00

We are confident that the quality of our Teas cannot be surpassed, and are willing to have them compared with any in the market.

We have everything in the FINE GROCERY LINE.

SHELF GOODS of all kinds, fresh stock.

FRENCH CANDY, guaranteed to be pure.

The best brands of Domestic and Imported CIGARS and TOBACCO.

We respectfully request our customers to return any article purchased from us that does not give satisfaction.

Any article purchased from the Tea Company in New York will be duplicated in price, and surpassed in quality.

CHINESE TEA COMPANY,

No. 11 North Royal street,

Alexandria, Virginia.

fy 12-17

NEW STORE.

F. G. SWAINE

Would inform his friends and the public gener-

ally that he has leased the store on the corner of

Cameron and Royal streets, (J. C. Milburn's old

stand) and will keep, in connection with the

Grocery, Liquor and Commission store, No. 22

Royal street, a first-class

FAMILY GROCERY,

where can be found at all times fresh Roll Butter,

Poultry, Eggs, Hens, Beans, Dried

Fruits, Potatoes, Canned Peas, Pineapples,

Tomatoes and Corn, &c., &c. Call and examine.

feb 7

G. WM. RAMSAY,

WHOLESALE AND FAMILY GROCER,

—AND—

TEA DEALER,

S. E. COR. KING AND ST. ASAPH STS.,

Alexandria, Va.

nov 22-17

WM. F. BROOKES, GEO. F. BROOKES,

W. M. F. BROOKES & BROTHER,

Dealers in

FINE AND FANCY GROCERIES,

147 King street,

Alexandria, Virginia.

BOOTS AND SHOES.

LADIES' FINE FRENCH KID NEW-PORT TIES

in plain, lace and Persian stripes. These styles

are new and very desirable.

DRESS LINEN of every shade.

FRENCH ORGANDA LAINS, very elegant

styles.

BLUE STRIPE KOCHELINS.

SEA SIDE WRAPS.

WHITE and COLORED ZEPHYR SHADES.

QUEEN BESS RUFFLES.

J. M. STEWART.

DRESS GOODS!

Our usual custom of marking down Dress

Goods at this season enables us to offer very attractive

inducements in thin, medium and heavier

fabrics.

PERCALES, POLKA and STRIPES, CAM- BRICS,

LAWNS and CALICOES, PIQUES

and FRENCH WELTING, make up in part

our large stock, to which we invite attention.

J. M. STEWART.

OPENED THIS DAY.

Just Linen Lawns, 44, for Waists, Over-

skirts, &c.

Also Victoria Lawns.

Japanese Silks, very cheap.

Linen Japs, in beautiful styles and colors.

Checked Cottons and Prints.

Linen for Gents and Boys' wear.

Black Grenadine.

A full assortment of Gents' Linen Handker-

chiefs.

Please call and examine.

D. F. WITMER CO.

je 17

OPENED TO-DAY.

Hosiery, Gloves, a fine line of Corsets,

Crash, Irish Linens, Towels at all prices, a good

assortment of Bleached and Brown Sheetings,

with other desirable goods, at

je 16

PARASOLS AND SUN UMBRELLAS,

At Cost.

I will, from this day, close out my stock of the

above goods at and below cost. My stock of

PARASOLS AND UMBRELLAS are of this

year's purchase, and are of the latest styles.

Great bargains may be secured by an early call.

C. C. BERRY,

72 King street.

je 11

GAUZE MERINO and GAUZE FLAN- NEL FOR GENTLEMEN'S AND LADIES' USE.

Gauze Shirts for gentlemen, short

and long sleeves, of various qualities. Also

Gauze Merino Vests for ladies' use, at No. 62

King street.

je 7

WHITE GOODS!

From large shipments arriving weekly, our

stock of white goods is kept full throughout the season

at

je 8

HOSIERY!

Having decided to close out my entire

stock of Ladies', Men's and Children's Hosiery,

I will from this date sell every pair at and below

cost. I have a full line of regular Hosiery, and

every pair must be sold by the first of June. Se-

cular bargains by an early call.

my 8

C. C. BERRY, 72 King st.

EVENING DRESS GOODS.

White Tulle, Pink, Green, Blue and Straw

colored Tulle, White Organdies, beautiful

gowns, in Plain, Striped and Plaid, Bishop

and Victoria Styles; also a full assortment of

Cambrics, Embroideries, Edgings and goods es-

pecially suited to the coming season.

my 10

ROBT. L. WOOD,

DRY GOODS.

OPENED THIS DAY.

A very handsome line of VICTORIA LAWN

are new and very desirable.

DRESS LINEN of every shade.

FRENCH ORGANDA LAINS, very elegant

styles.

BLUE STRIPE KOCHELINS.

SEA SIDE WRAPS.